

Claims

1. (Currently Amended) A computing device implemented method comprising:

~~a billing service implemented with one or more computing devices operated~~
operating with one or more computing devices a billing service independent of one
or more billing data issuing sources;

~~said billing service obtaining by the billing service a first and a second billing~~
data from said one or more billing data issuing sources, ~~and the first and second~~
billing data being separate and distinct billing data;

~~the billing service providing by the billing service the first billing data to a user~~
for use by a said user to conduct transactions with a first web site, ~~and facilitating~~
~~said use with said first web site, including said billing service~~ receiving notification of
usage by said user of the first billing data from its billing data issuing source
resulting from said usage by said user of the first billing data; and

~~the billing service providing by the billing service the second billing data to~~
said user for use by said user to conduct transactions with a second web site, ~~and~~
~~facilitating said use with said second web site, including said billing service~~ receiving
notification of usage by said user of the second billing data from its billing data
issuing source resulting from said usage by said user of the second billing data.

2. (Previously Presented) The method of claim 1, wherein the billing service providing the first billing data to the user comprises providing said first billing data to the user in advance of the user registering with said first web site.

3. (Previously Presented) The method of claim 1, wherein the billing service providing the first billing data to the user comprises providing said first billing data to the user in real time while the user is registering with said first web site.

4. (Original) The method of claim 1, wherein the first billing data comprises a first credit card identifier, and the second billing data comprises a second credit card identifier, separate and distinct from said first credit card identifier.

5-6. (Cancelled).

7. (Previously Presented) The method of claim 1, wherein
said first web site requiring a first payment format;
the user paying for a transaction with said first web site according to said first payment format using said first billing data; and
the method further comprises the billing service billing the user according to a billing arrangement different from a billing arrangement corresponding to said first payment format.

8. (Previously Presented) The method of claim 1, wherein
said first web site requiring a first payment format; and
the method further comprises the billing service determining a billing format for the user, and converting, on behalf of the user, between a billing format corresponding to said first payment format and said determined billing format.

9. (Previously Presented) The method of claim 1, wherein

the user using said first billing data to conduct transactions with the first web site, said transactions include the user selecting a product to purchase from the first web site, and

the method further comprises

one of the one or more computing devices submitting said first billing data to said first web site to complete said purchase; and

the billing service receiving a charge against said first billing data for said purchase, and billing the user.

10. (Previously Presented) The method of claim 1, wherein the billing service obtaining comprises the billing service obtaining said first billing data from a financial institution that is a billing data issuing source.

11-12. (Cancelled).

13. (Previously Presented) The method of claim 1, wherein the billing service obtaining comprises the billing service obtaining at least a selected one of said first and second billing data in real time, just prior to providing the selected one of the first and second billing data to the user or the corresponding one of the first and second web sites.

14. (Previously Presented) The method of claim 1, wherein the billing service obtaining comprises the billing service pre-obtaining said first billing data; and the billing service providing said first billing data to either the user or the first web site, in real time, during a first transaction with the first web site.

15. (Previously Presented) The method of claim 14, wherein the billing service obtaining comprises

the billing service obtaining a plurality of billing data from a bank that is a billing data issuing source; and

the billing service selecting said first and second billing data from said obtained plurality of billing data.

16. (Cancelled).

17. (Previously Presented) The method of claim 1, wherein said receiving of notification of usage of the first billing data from its issuing source comprises

the billing service receiving from the first billing data's issuing source, a notification of usage of said first billing data with said first web site.

18. (Previously Presented) The method of claim 17, wherein said receiving of notification of usage of said first billing data with said first web site by the billing service occurs substantially with providing of said first billing data to said first web site.

19. (Previously Presented) The method of claim 17, wherein said receiving of notification of usage of said first billing data with the first web site by the billing service occurs after providing of said first billing data to said first web site.

20. (Previously Presented) The method of claim 1, further comprising:
the billing service organizing said received notifications of usage of said first and second billing data, based at least in part on whether the usages are with the first and the second web sites, respectively.

21. (Cancelled).

22. (Previously Presented) The method of claim 20, further comprising:
the billing service disputing all notifications of usage of said first and second
billing data not associated with the first and second web sites respectively.

23. (Previously Presented) The method of claim 22, wherein the billing
service performing said disputing comprises the billing service performing said
disputing in response to an instruction of the user.

24. (Previously Presented) The method of claim 23, further comprising:
the billing service providing a user interface having a control for instructing
disputing of all usages of said first and second billing data not associated with said
first and second web sites respectively.

25. (Previously Presented) The method of claim 1, wherein the first web
site is a selected one of a content provider, a service provider, and an access
provider.

26. (Withdrawn) A method for a user to provide substitute billing data in
lieu of personal billing data, comprising:

an electronic device obtaining distinct credit card numbers from a billing
service for use by the user as a substitute for said personal billing data;

the electronic device selecting a first of said credit card numbers to facilitate
conduct of multiple purchasing transactions with a first business; and

the electronic device selecting a second of said credit card numbers to facilitate conduct of multiple purchasing transactions with a second business.

27. (Withdrawn) The method of claim 26, wherein the electronic device is a portable digital assistant, said method further comprising:

the electronic device disposing said distinct credit card numbers in a memory within the electronic device;

the electronic device identifying a connection attempt to a particular business;

the electronic device looking for a selected credit card number for the particular business; and

if found, the electronic device displaying the selected credit card number for the particular business.

28. (Withdrawn) The method of claim 27, where further comprising:

if no selected credit card number for the particular business is not found, the electronic device then selecting a third credit card number from said distinct credit card numbers to facilitate conduct of purchasing transactions with the particular business; and

the electronic device automatically conveying to the billing service of said selection of said third credit card number to conduct purchase transactions with the particular business.

29. (Withdrawn) The method of claim 26, wherein the method further comprises:

the electronic device notifying the billing service of said selection of said first and second distinct credit card numbers to facilitate multiple purchasing transactions with said first and second businesses respectively.

30. (Withdrawn) A method comprising:
a billing service registering a user; and
the billing service providing at least a first and a second billing data, that are separate and distinct, for use by the user as substitutes for personal billing data for subsequent purchasing transactions with a first and a second business respectively.

31. (Withdrawn) The method of claim 30, wherein said first billing data comprises:
a third billing data for use by said first business for charging the billing service for goods purchased by said user; and
a fourth billing data for use by the billing service for billing the user for charges received from said first business.

32. (Withdrawn) The method of claim 30, further comprising:
the billing service providing a plurality of distinct billing data to an electronic device, such that
the user can select said first and second separate and distinct billing data from said plurality of billing data, and associate said first and second separate and distinct billing data with said first and second businesses respectively.

33-34. (Cancelled).

35. (Withdrawn) The method of claim 30, further comprising:
the billing service providing in real time said first and second billing data to an electronic device used by the user,

where the electronic device is operable to purchase goods from said first and second businesses.

36. (Withdrawn) The method of claim 30, further comprising:
the billing service receiving notification of usage of said first and second billing data with said first and second businesses from an electronic device used by the user.

37. (Withdrawn) The method of claim 36, wherein said receiving notification comprises receiving a charge against one of said first and second billing data by a corresponding one of said first and second businesses.

38. (Withdrawn) A method comprising:
a billing service receiving purchase charges against substitute billing data associated with a user, said substitute billing data substituting for personal billing data of the user; and
the billing service grouping said received charges according each business submitting said charges;
wherein for purchases with said each business by the user, said each business is uniquely associated with a different substitute billing data of the user.

39. (Withdrawn) The method of claim 38, further comprising:
the billing service disputing on behalf of the user, charges against said substitute billing data if said received charges are not received from the business uniquely associated with said substitute billing data.

40. (Withdrawn) The method of claim 38, further comprising:

the billing service highlighting for the user charges against said substitute billing data if said received charges are not received from the business uniquely associated with said substitute billing data.

41. (Withdrawn) The method of claim 40, further comprising:
the billing service asking the user whether to dispute a highlighted charge;
and

the billing service disputing the highlighted charge in accordance with an answer to said asking.

42. (Withdrawn) The method of claim 41, further comprising:
the billing service providing the user with an end user interface feature to provide said answer with a single press of a control button.

43. (Currently Amended) An apparatus comprising:
a storage medium having stored therein a plurality of programming instructions designed to enable the apparatus to operate or contribute in operating a billing service when the programming instructions are executed, the billing service being configured to,

obtain a first and a second billing data from one or more billing data issuing sources, ~~said billing source being and~~ operated independent of said one or more billing data issuing sources, ~~and~~ the first and second billing data being separate and distinct data,

provide the first billing data to a user as substitute for personal billing data of the user, for transactions conducted with a first web site,

receive notification of usage by the user of the first billing data from its billing data issuing source resulting from ~~to facilitate said use-usage~~ with said first web site,

provide the second billing data to the user as substitute for personal billing data of the user, for transactions conducted with a second web site,

receive notification of usage by the user of the second billing data from its billing data issuing source ~~to facilitate~~ resulting from said ~~use~~ usage with said second web site; and

a processor coupled to the storage medium to execute the plurality of programming instructions.

44. (Previously Presented) The apparatus of claim 43, wherein the programming instructions, when executed by said processor, enable the apparatus to:

provide the first billing data to the user for registering with said first web site.

45. (Previously Presented) The apparatus of claim 43, wherein the programming instructions, when executed by said processor, enable the apparatus to:

provide the first billing data to said first web site during registration therewith.

46-47. (Cancelled).

48. (Previously Presented) The apparatus of claim 43, wherein the programming instructions, when executed by said processor, enable the apparatus to:

determine a private billing format for the user; and

convert, on behalf of the user, between a billing format corresponding to said first billing data and said determined private billing format.

49. (Cancelled).

50. (Previously Presented) The apparatus of claim 43, wherein the programming instructions, when executed by the processor, further enable the apparatus to:

receive a third plurality of billing data from the one or more billing data issuing sources;

provide the first and second billing data, and the third plurality of billing data to an electronic device used by the user;

facilitate the user in selecting to use said first billing data from said provided billing data for exclusive use with said first web site; and

facilitate the user in selecting to use said second billing data from said provided billing data for exclusive use with said second web site.

51. (Previously Presented) The apparatus of claim 43, further comprising:
a network interface;

wherein the programming instructions, when executed by the processor, further configure the network interface to connect to a network, to couple the apparatus to the one or more billing data issuing sources, and to an electronic device used by the user.

52. (Previously Presented) The apparatus of claim 43, wherein the programming instructions, when executed by the processor, enable the apparatus to provide in real time said first billing data to an electronic device used by the user, while the user is registering with said first web site.

53. (Withdrawn) An apparatus comprising:

a storage medium having stored therein a plurality of programming instructions designed to enable the apparatus, when the programming instructions are executed, to provide at least a first and a second billing data, that are separate and distinct, for use by a user as substitutes for personal billing data when conducting purchasing transactions with a first and a second business respectively; and

a processor coupled to the storage medium to execute the plurality of programming instructions.

54. (Withdrawn) The apparatus of claim 53, wherein said first billing data comprises:

a third billing data used by said first business for charging the billing service for goods purchased by said user; and

a fourth billing data for use by the billing service for billing the user for charges received from said first and second businesses.

55. (Withdrawn) The apparatus of claim 53, wherein the programming instructions, when executed by said processor, enable the apparatus to:

provide a plurality of distinct billing data to an electronic device;
receive a user selection of said first billing data from said plurality of billing data; and
associate said first separate and distinct billing data with said first business.

56-57. (Cancelled).

58. (Withdrawn) The apparatus of claim 53, wherein the programming instructions, when executed by said processor, enable the apparatus to:

provide in real time said first billing data to an electronic device operable to purchase goods from said first business.

59. (Withdrawn) The apparatus of claim 53, wherein the programming instructions, when executed by said processor, enable the apparatus to:

receive notification of usage of said first billing data with said first business from an electronic device used by a purchaser.

60. (Withdrawn) The method of claim 59, wherein said receiving notification comprises receiving a charge against said first billing data, the charge being made by said first business.